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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Serial No.09/665,919
Filing DateSept. 20, 2000
Inventor..... Venkatachari Dilip et al.
Group Art Unit3624
Examiner Shih, Sally
Attorney's Docket No.CE1-002US
Title: Method and Apparatus for Managing Multiple Accounts

RESPONSE TO OFFICE ACTION DATED JULY 15, 2003

To: Commissioner for Patents
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CLAIM AMENDMENTS

Claims pending:

- At time of the Office Action: Claims 1-60.
- After this Response: Claims 1-30 and 38-65.

Canceled claims: 31-37, without prejudice.

Amended claims: 12-20, 22, 28, 42, 51, 56 and 59.

New Claims: 61-65.

The listing of claims below will replace prior versions of claims in the application:

1. (Original) A computer-implemented method comprising:

initiating a withdrawal of assets from a first account at a first financial institution; and

initiating a deposit of the withdrawn assets to a second account at a second financial institution, wherein the first account and the second account have a common account holder.

2. (Original) A method as recited in claim 1 wherein initiating a withdrawal of assets includes generating a debit instruction.